

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18-12783-KCF  
Chapter: 13  
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Cynthia B Palmer  
7 Traci Lane  
Piscataway, NJ 08854

Social Security No.:  
xxx-xx-0403

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 5/9/18  
Time: 10:00 AM  
Location: Courtroom 2, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: March 19, 2018  
JAN: vpm

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Cynthia B Palmer  
 Debtor

Case No. 18-12783-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 132

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Mar 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2018.

db  
 517330020 +Cynthia B Palmer, 7 Traci Lane, Piscataway, NJ 08854-5422  
 517330019 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 517330021 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
 517330022 +Atlantic Federal Cred, 37 Market St, Kenilworth, NJ 07033-1761  
 517330022 +Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413  
 517330024 +Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497  
 517330025 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 517330026 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
 517330028 +Kivitz McKeever Lee, PC, 701 Market Street, Suite 500, Philadelphia, PA 19106-1538  
 517330029 +Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, P.O. Box 1269, Mount Laurel, NJ 08054-7269  
 517330030 +Middlesex County Sheriff's Office, 701 Livingston Ave., P.O. Box 1188, New Brunswick, NJ 08903-1188  
 517330031 +Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360  
 517330032 +Specialized Loan Servicing, 8742 Lucent Blvd, Highlands Ranch, CO 80129-2386  
 517330033 +State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111, Trenton, NJ 08645-0111  
 517330038 +TD/Target National Bank, 3901 West 53rd Street, Sioux Falls, SD 57106-4221  
 517330039 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 19 2018 23:54:19 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 19 2018 23:54:16 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517330017 +E-mail/Text: ally@ebn.phinsolutions.com Mar 19 2018 23:53:31 Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901  
 517330018 +E-mail/Text: ally@ebn.phinsolutions.com Mar 19 2018 23:53:31 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300  
 517330027 E-mail/Text: cio.bncmail@irs.gov Mar 19 2018 23:53:51 Internal Revenue Service (IRS), Department of Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346  
 517330034 +E-mail/PDF: gecsed@recoverycorp.com Mar 19 2018 23:52:01 Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 517330035 +E-mail/PDF: gecsed@recoverycorp.com Mar 19 2018 23:50:47 Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001  
 517330037 +E-mail/PDF: gecsed@recoverycorp.com Mar 19 2018 23:50:47 Synchrony Bank/Project Line, C/o Po Box 965036, Orlando, FL 32896-0001  
 517330036 +E-mail/PDF: gecsed@recoverycorp.com Mar 19 2018 23:50:47 Synchrony Bank/Project Line, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517330023\* +Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 21, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Justin M Gillman on behalf of Debtor Cynthia B Palmer abgillman@optonline.net,  
 r47252@notify.bestcase.com

District/off: 0312-3

User: admin  
Form ID: 132

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Mar 19, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Rebecca Ann Solarz on behalf of Creditor Manufacturers and Traders Trust Company also known  
as M&T Bank, successor by merger to Hudson City Savings Bank, FSB rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4